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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Winston Donald Keech	Docket No.: 46354.010300
Serial Number: 09/915,271	Art Unit: Unassigned
Filing Date: July 27, 2001	Examiner: Unassigned
Title: Systems and Methods for Identity Verification for Secure Transactions	

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(b)(3)

Assistant Commissioner of Patents
Washington, D.C. 20231

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Sir:

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Transmitted herewith is an Information Disclosure Statement (Form PTO-1449) in the above-captioned application.

This Information Disclosure Statement is submitted prior to the mailing date of the first Office Action on the merits. Thus **no fee, petition, or certification is required**. However, the Commissioner is authorized to charge any additional fees or credit any overcharges to Deposit Account No. **50-0653**.

Consideration of the references and Examination on the Merits is respectfully requested.

Respectfully submitted,

Paul L. Ratcliffe
Reg. Number 45,290

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June 13, 2002

PLR/blb



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Form PTO-1400 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DKT. NO. 46354.010300	SERIAL NO. 09/915,271
	APPLICANT Winston Donald Keech	
	FILING DATE July 27, 2001	GROUP Unassigned

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	5,023,908	6/11/1991	Weiss			
	5,343,529	8/30/1994	Goldfine et al.			
	5,668,876	9/16/1997	Falk et al.			
	5,724,423	53/3/1998	Khello			
	5,754,652	5/19/1998	Wilfong			
	5,971,272	10/26/1999	Hsiano			
	6,078,908	6/20/2000	Schmitz			
	6,182,894	2/6/2001	Hackett et al.			
	6,189,098	2/13/2001	Kaliski, Jr.			

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FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No
	JP63310257	12/19/1988	Japan				
	GB 2 279 541 A	6/24/1994	UK				
	WO 95/19593	7/20/1995	WIPT (PCT)				
	WO 96/00485	1/4/1996	WIPO (PCT)				
	EP 0 817 518 A2	6/30/1997	EPO				
	JP11306141	11/5/1999	Japan				
	WO 01/73530 A2	10/4/2001	WIPO (PCT)				
	EP 0 532 231 A2	3/9/2002	EPO				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Examiner	Date Considered	